

B 27 (Official Form 27) (12/13)

# UNITED STATES BANKRUPTCY COURT

Western District of Michigan

In re Steven L Blyveis  
Debtor

Case No. 21-01872-swd  
Chapter 7

## REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: Transwest Credit Union
2. Amount of the debt subject to this reaffirmation agreement:  
\$ 10,810.50 on the date of bankruptcy \$ 10,810.50 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 4.74 % prior to bankruptcy  
4.74 % under reaffirmation agreement ( ☒ Fixed Rate ☐ Adjustable Rate)
4. Repayment terms (if fixed rate): \$ 267.00 per month for 41 months
5. Collateral, if any, securing the debt: Current market value: \$ 12,125.00  
Description: 2013 Subaru Crosstrek
6. Does the creditor assert that the debt is nondischargeable? ☐ Yes ☒ No  
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

### Debtor's Schedule I and J Entries

- 7A. Total monthly income from \$ 2095.<sup>27</sup>  
Schedule I, line 12
- 8A. Total monthly expenses \$ 2230.<sup>68</sup>  
from Schedule J, line 22
- 9A. Total monthly payments on \$  $\emptyset$   
reaffirmed debts not listed on  
Schedule J

### Debtor's Income and Expenses as Stated on Reaffirmation Agreement

- 7B. Monthly income from all \$ 2095.<sup>27</sup>  
sources after payroll deductions
- 8B. Monthly expenses \$ 2230.<sup>68</sup>
- 9B. Total monthly payments on \$  $\emptyset$   
reaffirmed debts not included in  
monthly expenses
- 10B. Net monthly income \$ 135.<sup>41</sup>  
(Subtract sum of lines 8B and 9B from  
line 7B. If total is less than zero, put the  
number in brackets.)

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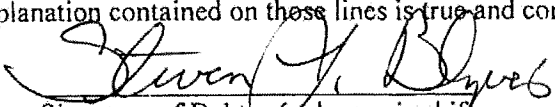
11. Explain with specificity any difference between the income amounts (7A and 7B):

n/a

12. Explain with specificity any difference between the expense amounts (8A and 8B):

n/a

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

  
Signature of Debtor (only required if  
line 11 or 12 is completed)

\_\_\_\_\_  
Signature of Joint Debtor (if applicable, and only  
required if line 11 or 12 is completed)

**Other Information**

☒ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

*This is the Debtor's vehicle + he will do everything reasonably necessary to make the payments.*

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

☒ Yes ☐ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

☒ Yes ☐ No

**FILER'S CERTIFICATION**

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

  
Signature

Brian Smith Collection Manager

Print/Type Name & Signer's Relation to Case

Form 2400A (12/15)

Check one.

☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship

See Debtor's Statement in Support of Reaffirmation,  
 Part II below, to determine which box to check.

## UNITED STATES BANKRUPTCY COURT

Western District of Michigan

In re Steven L Blyveis,  
 Debtor

Case No. 21-01872-swdChapter 7

## REAFFIRMATION DOCUMENTS

Name of Creditor: TransWest Credit Union
☒ Check this box if Creditor is a Credit Union

## PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Balance owing on Vehicle loan  
*For example, auto loan*

B. **AMOUNT REAFFIRMED:** \$ 10,810.50

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 08/10/2021, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 4.7400 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) ☒ Fixed rate ☐ Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

\$ 267.00 per month for 41 months starting on 08/25/2021.



Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

## E. Describe the collateral, if any, securing the debt:

Description:	2013 Subaru Crosstrek
Current Market Value	\$ 12,125.00

## F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?



Yes. What was the purchase price for the collateral?

\$



No. What was the amount of the original loan?

\$ 16,677.39

## G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due ( <i>including fees and costs</i> )	\$ 10,810.50	\$ 10,810.50
Annual Percentage Rate	4.7400 %	4.7400 %
Monthly Payment	\$ 467.00	\$ 267.00

- H. ☐ Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

## PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

## A. Were you represented by an attorney during the course of negotiating this agreement?

Check one.



Yes



No

## B. Is the creditor a credit union?

Check one.



Yes



No

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

a. Monthly income from all sources after payroll deductions  
(take-home pay plus any other income)

\$ \_\_\_\_\_

b. Monthly expenses (including all reaffirmed debts except  
this one)

\$ \_\_\_\_\_

c. Amount available to pay this reaffirmed debt (subtract b. from a.)

\$ \_\_\_\_\_

d. Amount of monthly payment required for this reaffirmed debt

\$ \_\_\_\_\_

*If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."*

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

☐

You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.

☐

You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

☒

You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.


*Also, check the box at the top of page one that says "No Presumption of Undue Hardship."*

**PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES**


I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 9-2-2021 Signature   
 Date \_\_\_\_\_ Signature \_\_\_\_\_  
 Debtor  
 Joint Debtor, if any

**Reaffirmation Agreement Terms Accepted by Creditor:**


Creditor TransWest Credit Union PO Box 65218 SLC UT 84165  
 Print Name Address  
Brian Smith  9/14/21  
 Print Name of Representative Signature Date

**PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)***To be filed only if the attorney represented the debtor during the course of negotiating this agreement.*

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 09/09/21 Signature of Debtor's Attorney   
 Print Name of Debtor's Attorney Steven L. Rayman

**PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)**

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

**A. DISCLOSURE STATEMENT**

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. **When will this Reaffirmation Agreement be effective?**

a. **If you *were* represented by an attorney during the negotiation of your Reaffirmation Agreement and**

i. **if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. **if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. **If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. **What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor “may” do, it is not giving any creditor permission to do anything. The word “may” is used to tell you what might occur if the law permits the creditor to take the action.

**B. INSTRUCTIONS**

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled “Motion for Court Approval of Reaffirmation Agreement” unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form 2400B to do this.*



**C. DEFINITIONS**

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

**LOAN APPLICATION**How Do  
I Apply ?Complete the following sections and sign section 13.  
Return the application to TransWest Credit Union

1 Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint

<input checked="" type="radio"/>	Individual Account - Complete Applicant section. Complete Co-Applicant, Spouse, Guarantor section: 1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or 2) if your spouse will use the account, or 3) if there is a guarantor on the account. Please check box to indicate whom the information is about.
<input type="radio"/>	Joint Account - Provide information about both of you by completing Applicant and Other section.

Amount Requested \$ 16677.39

Purpose of Loan: Purchase Used Vehicle

Collateral Offered: white 2013 Subaru Crosstrek

Method of Loan Repayment:

- ☐ Payroll  
☒ Cash  
☐ Automatic

## 2 Applicant Information

## Co-Applicant Information

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NAME (First Middle Last) Steven L Blyveis		NAME (First Middle Last)	
ACCOUNT NUMBER [REDACTED]	SOCIAL SECURITY NUMBER [REDACTED]-2494	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
HOME PHONE NUMBER 385 485 9141	WORK PHONE NUMBER	HOME PHONE NUMBER	WORK PHONE NUMBER
DRIVER'S LICENSE NUMBER 176921437	DATE OF BIRTH 4-9-1960	DRIVER'S LICENSE NUMBER	DATE OF BIRTH
CURRENT ADDRESS (Street - City, ST. and Zip) 1320 W 6690 S Unit C101 Murray, UT 84123-6667		CURRENT ADDRESS (Street - City, ST. and Zip)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Relative <input type="checkbox"/> Other At Address Since: 9-11-2018		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Relative <input type="checkbox"/> Other At Address Since:	
PREVIOUS ADDRESS (Street - City, ST. and Zip)		PREVIOUS ADDRESS (Street - City, ST. and Zip)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Relative <input type="checkbox"/> Other At Address From: To:		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Relative <input type="checkbox"/> Other At Address From: To:	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY M=Married, W=Widowed, S=Separated, I=Single, U=Unmarried, D=Divorced, Y=Unknown <input type="checkbox"/>		COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY M=Married, W=Widowed, S=Separated, I=Single, U=Unmarried, D=Divorced, Y=Unknown <input type="checkbox"/>	

## 4 Applicant

## EMPLOYMENT INFORMATION

## Co-Applicant

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NAME AND ADDRESS OF EMPLOYER Williamson-Godwin Truck		NAME AND ADDRESS OF EMPLOYER	
TITLE/POSITION Sales	SUPERVISOR'S NAME	TITLE/POSITION	SUPERVISOR'S NAME
START DATE 10-5-2014	HOURS/WEEK TYPE OF BUSINESS 0	START DATE	HOURS/WEEK TYPE OF BUSINESS
PREVIOUS EMPLOYER - NAME AND ADDRESS Watson Suspension 725 E University Dr McKinney STARTING DATE 4-1-2010 ENDING DATE 1-15-2012		PREVIOUS EMPLOYER - NAME AND ADDRESS STARTING DATE: ENDING DATE:	

## 6

## REFERENCES

NAME AND ADDRESS OF REFERENCE Ron Blyveis 14135 Beadle Lake RD Battle Creek, MI 49014	PHONE: (269)963-2659 RELATION: Father	NAME AND ADDRESS OF REFERENCE Steve Chronis 2525 Alex Dr Ann Arbor, MI 48103	PHONE: (734)663-4276 RELATION: Friend
NAME AND ADDRESS OF REFERENCE	PHONE: RELATION:	NAME AND ADDRESS OF REFERENCE	PHONE: RELATION:

CONTINUED ON NEXT PAGE

03/26/2015

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Applicant

## INCOME INFORMATION

Co-Applicant

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Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
<b>EMPLOYMENT INCOME</b>		<b>OTHER INCOME</b>	
\$5005.52 Net	Per: MONTH	\$	Per: MONTH
\$4004.42 Gross	\$5005.52	Source:	Per: MONTH
		\$	Per: MONTH
		\$	Per: MONTH

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## ASSET INFORMATION

APP	OTH	LIST ALL ITEMS AND PROPERTY THAT YOU OWN	MARKET VALUE	PLEGDED ON ANOTHER LOAN?
<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Regular Shares	\$0.00	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Free Checking	\$12.95	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Free Checking	\$298.51	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Regular Shares	\$0.00	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		\$	Yes <input type="checkbox"/> No <input type="checkbox"/>

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## DEBT INFORMATION

INC	EXC	NAME AND ADDRESS OF ALL CREDITORS	Account Number	Orig Bal/ Credit Limit	Present Balance	Monthly Payment	Reason?
<input type="checkbox"/>	<input type="checkbox"/>	TRANSWEST CU	317942168	\$50000.00	\$46097.13	\$461.00	
<input type="checkbox"/>	<input type="checkbox"/>	UNIVERSITY OF MICH CR	977550604	\$9500.00	\$9499.00	\$188.00	
<input type="checkbox"/>	<input type="checkbox"/>	SECURITY SERVICE FCU	6352656020	\$15053.00	\$15053.00	\$284.00	
<input type="checkbox"/>	<input type="checkbox"/>	Condo		\$0.00	\$172000.00	\$1100.00	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>			\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	***See attachment for additional debt***		\$	\$	\$	
Debt Ratio:				Totals:	\$	\$	\$

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## PAST FINANCIAL INFORMATION

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APPLICANT	IF YOU ANSWER "YES" TO ANY QUESTION, PLEASE ATTACH AN EXTRA SHEET WITH AN EXPLANATION	CO-APPLICANT
Yes <input type="radio"/> No <input checked="" type="radio"/>	DO YOU HAVE ANY OUTSTANDING JUDGEMENTS AGAINST YOU?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT CONFIRMED UNDER CHAPTER 11?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	ARE YOU INVOLVED IN ANY LAWSUITS?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	DO YOU HAVE LOANS UNDER NAMES OR SOCIAL SECURITY NUMBERS OTHER THAN THOSE LISTED ON THE APPLICATION?	Yes <input checked="" type="radio"/> No <input type="radio"/>
Yes <input type="radio"/> No <input checked="" type="radio"/>	ARE YOU A CO-SIGNER, CO-MAKER, OR GUARANTOR ON ANY OTHER LOANS NOT LISTED ABOVE?	Yes <input checked="" type="radio"/> No <input type="radio"/>
For Whom:	To Whom:	


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## SIGNATURES

I have no other debts, other than those listed above. I certify that all information is true and complete to the best of my knowledge and is given for the purpose of obtaining this loan. The information given herein, while confidential, is subject to verification. It is agreed that this application shall be the property of this credit union, whether or not this loan is granted. No consideration has passed or will pass from me to my endorser for their signatures. I hereby authorize the disbursement of the proceeds of this loan to such creditors as may be requested or required by the credit union. Receipt of the Equal Credit Opportunity Act notice is hereby acknowledged. I hereby authorize you to pull credit and to verify or re-verify any information contained in this application including employment and income.

APPLICANT'S SIGNATURE		CO-APPLICANT'S SIGNATURE	
Signature	\$	Signature	\$
Credit Line	\$	Credit Line	\$
Other	\$	Other	\$
Signatures: <i>Edmundo Espinoza</i>		Signatures: <i>Edmundo Espinoza</i>	
X		X	
X		X	

APPROVED/DECLINED/PENDING:  
Was Outside Information Considered (Y)es/(N)o:  
Reasons for Action(s):

PROMISSORY NOTE TRUTH IN LENDING STATEMENT AND SECURITY AGREEMENT			
	<b>TRANSWEST CREDIT UNION</b> 37 WEST 1700 SOUTH SALT LAKE CITY, UT 84115	<b>BORROWER (S)</b> Steven L Blyveis <b>MEMBER NUMBER</b> [REDACTED] <b>loan #</b> 150 <b>deposit #</b> <b>DATE</b> 11-13-2018 <b>share #</b>	
<b>PROMISE TO PAY:</b> The undersigned agree to pay to the order of TransWest Credit Union the principal sum of \$ 16677.39 This principal sum shall be repaid together with interest at the rate of 4.740 % per annum. Interest on the unpaid principal balance shall be calculated at a daily periodic rate which is 1/365th of the per annum interest rate. The principal and interest shall be repayable as follows:			
<b>NUMBER OF PAYMENTS</b>	<b>AMOUNT OF PAYMENTS</b>	<b>WHEN PAYMENTS ARE DUE</b>	
71 ↓ 1	267.00 ↓ 265.12	Monthly STARTING 12-25-2018 FINAL 11-25-2024 (e)	
<b>ANNUAL PERCENTAGE RATE</b> <small>THE COST OF YOUR CREDIT AS A YEARLY RATE</small> 4.778 %	<b>FINANCE CHARGE</b> <small>THE DOLLAR AMOUNT THE CREDIT WILL COST ME</small> \$ 2564.73	<b>AMOUNT FINANCED</b> <small>THE AMOUNT OF CREDIT PROVIDED TO YOU OR ON YOUR BEHALF</small> \$ 16677.39	<b>TOTAL OF PAYMENTS</b> <small>THE AMOUNT YOU WILL HAVE PAID WHEN YOU HAVE MADE ALL PAYMENTS AS SCHEDULED</small> \$ 19222.12
<b>Security:</b> This agreement is secured by the following property: 2013 Subaru Crosstrek JF2GPAKC4D2868246 deposit # * If this note has a Loan Deposit Agreement then the full balance of the Loan Deposit account is secured. share # <b>Physical Damage:</b> I will be required to purchase physical damage insurance on certain collateral. I may obtain this insurance from anyone I want that is acceptable to the credit union. <b>Late Charge &amp; Prepayment:</b> A late charge of five percent (5%) or fifteen dollars (\$15.00), whichever is greater, will be charged on any payment not made within ten (10) days its due date. The finance charge shown above is the actual finance charge I will pay if I make all my payments exactly as scheduled. If I make payments early, the actual finance charge will be less. If I pay late, the actual finance charge will be more. I may prepay this loan in full or in part at any time without penalty. Since the finance charges are calculated each day and not in advance, no refund for finance charge is due. Loans may not be paid ahead more than 90 days. <b>Required Deposit:</b> The annual percentage rate does not take into account my required deposit. <b>Assumption:</b> This loan is not assumable on the original terms. Read this agreement carefully for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. (e means an estimate)			

## ITEMIZATION OF AMOUNT

Loan proceeds paid to others on my behalf	16677.39
Direct Proceeds	0.00
Payoff old loans	0.00
America First CU	16308.39

NEW LOAN FEE	20.00
- GAP (RESIDUAL) AUTO INSURANCE	349.00

AMOUNT FINANCED (Total of Above Items)	16677.39
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**Credit Insurance:** Credit Insurance is not required to obtain this loan.

**Notice and Agreement Relating to Credit Agreement:** The undersigned have entered into a credit agreement with TransWest Credit Union (including the terms on the reverse side). The written agreement is a final expression of the agreement between the undersigned and the credit union. This written agreement may not be contradicted by evidence of any oral agreement or alleged oral agreement.

**Receipt of Copy:** I/We acknowledge receipt of a copy of this Agreement (including the terms on the reverse side) with all applicable sections completed.

Borrower/Owner: Steven L Blyveis 11/13/18 Borrower/Owner: \_\_\_\_\_

Borrower/Owner: \_\_\_\_\_ Credit Union Witness: Edmundo Espinoza

Must be notarized if not witnessed by credit union employee:

On the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ personally appeared before me the signer(s) of this instrument and duly acknowledged to me that she/he/they executed this instrument.

\_\_\_\_\_  
Notary Public

## UTAH CERTIFICATE OF TITLE

Corrected Title



Vehicle Type: Passenger Vehicle

Year: 2013

Make: SUBA

Title Number: UT004751756

VIN/HIN: JF2GPAKC4D2868246

Model: XV CROSSTREK

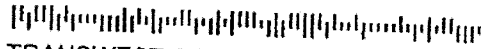
Body Style: Utility

Cylinders: 4

Fuel: G

Odometer: 80710

Date Issued: 12/04/2018



TRANSWEST CREDIT UNION  
PO BOX 65218  
SALT LAKE CITY UT 84165-0218

## Owner Information:

STEVEN L BLYVEIS  
6124 S CRYSTAL RIVER DR  
MURRAY UT 84123-7639

## Lienholder Information:

TRANSWEST CREDIT UNION  
PO BOX 65218  
SALT LAKE CITY UT 84165-0218

ODOMETER READING REFLECTS THE ACTUAL MILEAGE

## Request For Lien Change

Complete this section. Send the title and required fee to the Division of Motor Vehicles. Please check one box.

☐ Issue a title free of liens☐ Issue a title showing the following as the NEW LIEN HOLDER

LIEN RELEASE - Signature of lien holder (releasing interest)

X

Vehicle owner's signature requesting lien change

Title of signer

New lien holder's name

Date

Address

City

State ZIP Code

Division of Motor Vehicles  
UTAH STATE TAX COMMISSION  
210 North 1950 West  
Salt Lake City, Utah 84134



TC-127 Rev. 01/13 CDR



C 2082564

ANY ALTERATION OR ERASURE VOIDS THIS TITLE

**J.D. POWER**

8/9/2021

**J.D. POWER Used Cars/Trucks****Vehicle Information**

Vehicle: 2013 Subaru XV Crosstrek Wagon 4D  
 Limited Navigation/Moonroof AWD 2.0L  
 I4 Auto

Region: Pacific Northwest

Period: August 9, 2021

VIN: JF2GPAKC4D2868246

Mileage: 116,000

Base MSRP: \$26,495

Typically Equipped MSRP: \$27,290

Weight: 0

**J.D. POWER Used Cars/Trucks Values**

	Base	Mileage Adj.	Option Adj.	Adjusted Value
Monthly				
Trade-In				
Rough	\$10,150	-\$200	N/A	<b>\$9,950</b>
Average	\$11,350	-\$200	N/A	<b>\$11,150</b>
Clean	\$12,325	-\$200	N/A	<b>\$12,125</b>
Clean Loan	\$11,125	-\$200	N/A	<b>\$10,925</b>
Clean Retail	\$14,150	-\$200	N/A	<b>\$13,950</b>

**Selected Options**

	Trade-In/Loan	Retail
Navigation System	w/body	w/body
Aluminum/Alloy Wheels	w/body	w/body
Power Sunroof	w/body	w/body